IN THE UNITED STATES BANKRUPTCY FOR THE EASTERN DISTRICT OF VIRO	COURFILED
ALEXANDRIA DIVISION	2016 HAY -9 P 4: 31

IN RE:

US BANKRUPTCY COURT ALEXANDRIA DIVISION

Case No. 16-10471-BFK Chapter 7

SUSAN JEANETTE PALMA DONALD CRAIG PALMA

Debtors.

CREDITOR'S OBJECTION TO TRUSTEE'S OBJECTIONS TO DEBTOR'S CLAIM OF EXCEPTIONS

- Lucy K. Palma, a creditor of the Debtor Donald Craig Palma hereby objects to the
 Trustee's claim that Debtor's interest in the property located at 302 Inglewood Drive,
 Rochester, New York 14619 (the "Property") is not exempt pursuant to 11 USC
 §523(a)(15).
- Lucy K. Palma and Debtor Donald C. Palma a former husband and Wife, pursuant to a
 Judgment of Divorce entered in the Supreme Court, Monroe County, New York (Index No. 2009/10982).
- 3. Lucy K. Palma and Debtor Donald C. Palma entered into a Separation and Property

 Settlement Agreement dated January 10,2 010, which provided the parties were to

 continue to own the property "until the sale of the home or by mutual agreement the

 parties transfer the property to their sons".
- Lucy K. Palma was to have the exclusive use and occupancy of the property until the property is sold or transferred to the parties' sons.

- Lucy K. Palma continues to own the property and continues to reside in the property as her residence/home.
- Lucy K. Palma has not and does not intend to sell the property or agree to transfer it to the parties sons.
- Attached is a copy of the Judgment of Divorce (Exhibit A) and the relevant parts of the Separation Agreement (Exhibit B).

WHEREFORE, Lucy K. Palma respectfully requests the Court deny the application of the Trustee to deny the Debtor's claim the property is not exempt under 11 USC §523 (15) and such other relief as the Court may deem proper.

Dated: Rochester, New York May 9, 2016

LUCY K. PALMA

STATE OF NEW YORK }
COUNTY OF MONROE SS.:

On the 9th day of May, 2016 before me, the undersigned personally appeared Lucy K. Palma personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

NOTARY PUBLIC

PARCETO T. CALLERI BULL STYLES BUC STATE OF NEW SOME MUSICOF COUNTY WIT GUILLIAGON EXPINES _1731/2016